

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Marvin J. Ponce
 Joannie Ponce
 Debtors

Case No. 16-18034-ref
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Violet
 Form ID: 309I

Page 1 of 2
 Total Noticed: 40

Date Rcvd: Feb 24, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2017.

db +Marvin J. Ponce, 601 S. 19th Street, Apt. D206, Reading, PA 19606-1766
 jdb +Joannie Ponce, 400 George Street, Reading, PA 19605-2409
 tr +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010,
 Reading, PA 19606-0410
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 13824701 +Bank of America, 4909 Savarese Circle, Tampa, FL 33634-2413
 13835829 +Bank of America, NA, c/o Denise Carlon, Esq., KML Law Group, PC,
 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 13824705 +ComenityCapital/Boscovs, PO Box 182120, Columbus, OH 43218-2120
 13824707 +Diamond Credit Union, 1600 Medical Drive, Pottstown, PA 19464-3242
 13824708 +Discover National Bank/Macys, PO Box 8218, Mason, OH 45040-8218
 13824709 +Goodyear/Citibank, N. A., PO Box 6497, Sioux Falls, SD 57117-6497
 13824710 Home Pro Visa, Cslc Dispute Team N8235-04m, Des Moines, IA 50306
 13824713 +One Main Financial, PO Box 499, Hanover, MD 21076-0499
 13824718 +Synchrony Bank/Lowes, 5450 NW Central #1000, Houston, TX 77092-2016
 13824721 +Vaccaro's Auto, 805 Hiester's Lane, Reading, PA 19605-3034
 13835856 +Wells Fargo Bank, NA, c/o William E. Craig, Esq., 110 Marter Avenue, Suite 301,
 Moorestown, NJ 08057-3124

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: jad@cdllawoffice.com Feb 25 2017 02:11:53 JOHN A. DIGIAMBERARDINO,
 Case & DiGiambardino, P.C., 845 North Park Road, Suite 101, Wyomissing, PA 19610
 smg +E-mail/Text: robertsl2@dnb.com Feb 25 2017 02:13:21 Dun & Bradstreet, INC,
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 25 2017 02:12:38
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcyntices@usdoj.gov Feb 25 2017 02:13:32 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Feb 25 2017 02:13:12 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 13824702 EDI: BANKAMER.COM Feb 25 2017 01:43:00 Bank of America, PO Box 982238,
 El Paso, TX 79998
 13824703 EDI: CAPITALONE.COM Feb 25 2017 01:43:00 Capital One Bank Usa N. A.,
 15000 Capital One Drive, Richmond, VA 23238
 13854575 EDI: BL-BECKET.COM Feb 25 2017 01:43:00 Capital One, N.A., c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 13824706 +EDI: RCSFNBMARIN.COM Feb 25 2017 01:43:00 Credit One Bank N.A., PO Box 98872,
 Las Vegas, NV 89193-8872
 13824711 +EDI: CBSKOHL.S.COM Feb 25 2017 01:43:00 Kohls/Capital One, N56 W 17000 Ridgewood Drive,
 Menomonee Falls, WI 53051-5660
 13824712 +EDI: NAVIENTFKASMSERV.COM Feb 25 2017 01:43:00 Navient, P.O. Box 9500,
 Wilkes Barre, PA 18773-9500
 13836182 EDI: NAVIENTFKASMGUAR.COM Feb 25 2017 01:43:00 Navient Solutions, Inc. on behalf of,
 United Student Aid Funds, Inc., Attn: Bankruptcy Litigation Unit E3149, PO Box 9430,
 Wilkes Barre, PA 18773-9430
 13844362 +EDI: AGFINANCE.COM Feb 25 2017 01:43:00 Onemain, 605 Munn Road, FT Mill, SC 29715-8421
 13849733 EDI: Q3G.COM Feb 25 2017 01:43:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,
 PO Box 788, Kirkland, WA 98083-0788
 13824714 +EDI: SEARS.COM Feb 25 2017 01:43:00 Sears/Citibank N.A., PO Box 6283,
 Sioux Falls, SD 57117-6283
 13824715 +EDI: SEARS.COM Feb 25 2017 01:43:00 Sears/Citibank, N.A., P.O. Box 6282,
 Sioux Falls, SD 57117-6282
 13824716 +EDI: RMSC.COM Feb 25 2017 01:43:00 Synchrony Bank Sam's Club, PO Box 965005,
 Orlando, FL 32896-5005
 13824717 +EDI: RMSC.COM Feb 25 2017 01:43:00 Synchrony Bank/JCPenney, PO Box 965007,
 Orlando, FL 32896-5007
 13824719 EDI: RMSC.COM Feb 25 2017 01:43:00 Synchrony Bank/Walmart, PO Box 965024,
 El Paso, TX 79998
 13824720 +EDI: WTRRN BANK.COM Feb 25 2017 01:43:00 TD Bank USA/Target Credit, PO Box 673,
 Minneapolis, MN 55440-0673
 13849750 EDI: WFFC.COM Feb 25 2017 01:43:00 Wells Fargo Bank, N.A., PO Box 10438,
 Des Moines, IA 50306-0438
 13824722 +EDI: WFFC.COM Feb 25 2017 01:43:00 Wells Fargo Dealer Services, PO Box 1697,
 Winterville, NC 28590-1697

TOTAL: 22

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010,
Reading, PA 19606-0410
13824704* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One Bank USA, N. A., 15000 Capital One Dr,
Richmond, VA 23238)

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 26, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 24, 2017 at the address(es) listed below:

DENISE ELIZABETH CARLON on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf_frpa@trusteel3.com
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
JOHN A. DIGIAMBERARDINO on behalf of Joint Debtor Joannie Ponce jad@cdllawoffice.com,
dmk@cdllawoffice.com, reb@cdllawoffice.com
JOHN A. DIGIAMBERARDINO on behalf of Debtor Marvin J. Ponce jad@cdllawoffice.com,
dmk@cdllawoffice.com, reb@cdllawoffice.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG on behalf of Creditor Wells Fargo Bank, N.A. d/b/a Wells Fargo Dealer
Services mortonlaw.bcraig@verizon.net, mhazlett@mortoncraig.com

TOTAL: 7

Information to identify the case:		
Debtor 1	Marvin J. Ponce	Social Security number or ITIN xxx-xx-1478
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	Joannie Ponce	Social Security number or ITIN xxx-xx-4928
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed for chapter 13 11/17/16
Case number:	16-18034-ref	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Marvin J. Ponce	Joannie Ponce
2. All other names used in the last 8 years		
3. Address	601 S. 19th Street Apt. D206 Reading, PA 19606	400 George Street Reading, PA 19605
4. Debtor's attorney Name and address	JOHN A. DIGIAMBERARDINO Case & DiGiamberardino, P.C. 845 North Park Road Suite 101 Wyomissing, PA 19610	Contact phone 610-372-9900 Email: jad@cdllawoffice.com
5. Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610-779-1313 Email: ecfmail@fredreigle13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	400 Washington Street Suite 300 Reading, PA 19601	Office Hours: <u>Philadelphia Office -- 8:30 A.M. to 5:00 P.M</u> <u>Reading Office -- 8:00 A.M. to 4:30 P.M.</u> Contact phone (610)2085040 Date: 2/24/17

For more information, see page 2

